

Information to identify the case:

Debtor 1	<u>Mark E. McLure</u>	Social Security number or ITIN	xxx-xx-0353
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erica S. Quiggle</u>	Social Security number or ITIN	xxx-xx-2898
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20310-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark E. McLure

Erica S. Quiggle

5/14/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark E. McLure
Erica S. Quiggle
Debtors

Case No. 19-20310-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mark E. McLure, Erica S. Quiggle, 140 McKinney Road, Wexford, PA 15090-8532
15000706	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14983355	+ Childrens Dermatology Serivces, 11279 Perry Hwy, Wexford, PA 15090-9303
15426523	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14983364	+ North American Partners in Anesthesia, PO Box 725, Melville, NY 11747-0725
15047355	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
15008457	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	May 15 2024 03:45:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14983353	+ Email/Text: bncnotifications@pheaa.org	May 14 2024 23:52:00	AES/Suntrust, PO Box 61047, Harrisburg, PA 17106-1047
14996967	EDI: PHINAMERI.COM	May 15 2024 03:45:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15015176	EDI: ATLASACQU	May 15 2024 03:39:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15000706	^ MEBN	May 14 2024 23:50:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14983354	+ Email/Text: bankruptcy@cavps.com	May 14 2024 23:53:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 47

15004491	+ Email/Text: bankruptcy@capvs.com	May 14 2024 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14983356	+ Email/PDF: resurgentbknofications@resurgent.com	May 15 2024 00:13:45	Citibank, PO Box 10497, Greenville, SC 29603-0497
14983357	^ MEBN	May 14 2024 23:49:44	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14983358	+ EDI: WFNNB.COM	May 15 2024 03:45:00	Comenity Bank/WOMNWITHN, PO Box 182789, Columbus, OH 43218-2789
15152668	Email/Text: ECMCBKNotices@ecmc.org	May 14 2024 23:52:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14996699	+ Email/Text: Bankruptcy@Freedommortgage.com	May 14 2024 23:52:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15426524	+ Email/Text: Bankruptcy@Freedommortgage.com	May 14 2024 23:52:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14983359	+ Email/Text: Bankruptcy@Freedommortgage.com	May 14 2024 23:52:00	Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054-1210
14983360	+ EDI: PHINAMERI.COM	May 15 2024 03:45:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14983361	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 14 2024 23:53:00	Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708
14989129	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 14 2024 23:53:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
15047354	+ EDI: IRS.COM	May 15 2024 03:39:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14983362	+ Email/Text: PBNCNotifications@peritusservices.com	May 14 2024 23:51:00	Kohls Dept Store, PO Box 3115, Milwaukee, WI 53201-3115
15003410	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 23:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14983363	+ EDI: NAVIENTFKASMSERV.COM	May 15 2024 03:45:00	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
15001967	+ Email/Text: ECMCBKNotices@ecmc.org	May 14 2024 23:52:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
15007553	+ Email/Text: bncnotifications@pheaa.org	May 14 2024 23:52:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14983365	Email/Text: Bankruptcy.Notices@pnc.com	May 14 2024 23:51:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15203
15025708	Email/Text: Bankruptcy.Notices@pnc.com	May 14 2024 23:51:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14983366	EDI: PRA.COM	May 15 2024 03:45:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
15022627	EDI: PRA.COM	May 15 2024 03:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14983956	+ EDI: PRA.COM	May 15 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15020124	EDI: Q3G.COM	May 15 2024 03:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14983367	EDI: SYNC	May 15 2024 03:39:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
14983368	+ EDI: SYNC		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 47

14983369	+ EDI: SYNC	May 15 2024 03:39:00	SYNCB/Levin Furniture, PO Box 960036, Orlando, FL 32896-0036
14983370	+ EDI: SYNC	May 15 2024 03:39:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15047355	+ Email/Text: jill.locnikar@usdoj.gov	May 15 2024 03:39:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15010612	Email/Text: BNCnotices@dcmsservices.com	May 14 2024 23:52:00	U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
15012418	Email/Text: BNCnotices@dcmsservices.com	May 14 2024 23:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15017203	EDI: AIS.COM	May 14 2024 23:52:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14983371	+ EDI: VERIZONCOMB.COM	May 15 2024 03:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14983372	Email/Text: bankruptcy.accounts@wakeassoc.com	May 15 2024 03:39:00	Verizon, PO Box 650051, Dallas, TX 75265-0051
14983373	+ EDI: WFFC2	May 14 2024 23:52:00	Wakefield & Associates, PO Box 50250, Knoxville, TN 37950
		May 15 2024 03:39:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005334	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Plaintiff Erica S. Quiggle bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 47

com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Erica S. Quiggle bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.
com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Debtor Mark E. McLure bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.
com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Plaintiff Mark E. McLure bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.
com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Denise Carlon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Matthew Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION matthew.fissel@brockandscott.com
wbecf@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 10